

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erik Russell Marr  
Debtor

Case No. 18-00880-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db  
5030480 +Erik Russell Marr, 1158 Brian Lane, Effort, PA 18330-7834  
+Allentown ANES Assoc. Inc., Lock Box 3357 PO Box 8500,  
Philadelphia, Pennsylvania 19178-0001  
5030481 +Amy L. Marr, 1158 Brian Lane, Effort, Pennsylvania 18330-7834  
5030484 +Chrysler, PO Box 961275, Fortworth, Texas 76161-0275  
5030486 +Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238,  
Winston-Salem, North Carolina 27113-5238  
5030489 +Diamond Credit Union, 1600 Medical Drive, Pottstown, Pennsylvania 19464-3242  
5030490 +Family Care Centers Inc, Attn Billing Office, PO Box 827658,  
Philadelphia, Pennsylvania 19182-7658  
5030493 +Health Network Laboratories, PO Box 8500, Lock Box 9581,  
Philadelphia, Pennsylvania 19178-0001  
5030495 +Lehigh Valley Health Network, PO Box 4067, Allentown, Pennsylvania 18105-4067  
5030496 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, Pennsylvania 19178-1733  
5030499 +MVBA, PO Box 1310, Round Rock, Texas 78680-1310  
5030497 +Medical Imaging of Lehigh Valley, PO Box 3226, Allentown, Pennsylvania 18106-0226  
5030498 +Medical Imaging of Lehigh Valley, PC, 2 Meridian Blvd. 2nd Floor,  
Wyomissing, Pennsylvania 19610-3202  
5030501 +National Recovery Agency, 1491 Praxton Street, Harrisburg, Pennsylvania 17104  
5030503 +Penn Credit Corporation, PO Box 1259, Department 91047, Oaks, Pennsylvania 19456-1259  
5030504 +Pocono Medical Center, 206 East Brown Street, East Stroudsburg, Pennsylvania 18301-3094  
5030505 +Round Point, 5032 Parkway Plaza Blvd., Charlotte, North Carolina 28217-1918  
5030506 Sun Belt Credit / Security Finance, PO Box 3149, Spartanburg, South Carolina 29304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5030483 +EDI: CITICORP.COM Jun 08 2018 23:03:00 CBNA Home Depot, PO Box 6497,  
Sioux Falls, South Dakota 57117-6497  
5030482 +EDI: CAPITALONE.COM Jun 08 2018 23:03:00 Capital One, PO Box 30281,  
Salt Lake City, Utah 84130-0281  
5030485 +EDI: WFNNB.COM Jun 08 2018 23:03:00 Comenity Bank/Pier 1, PO Box 182789,  
Columbus, Ohio 43218-2789  
5030487 +EDI: CONVERGENT.COM Jun 08 2018 23:03:00 Convergent Outsourcing Inc., PO Box 9004,  
Renton, Washington 98057-9004  
5030488 +EDI: RCSFNBMARIN.COM Jun 08 2018 23:03:00 Credit One Bank, PO Box 98872,  
Las Vegas, Nevada 89193-8872  
5030491 +EDI: BLUESTEM Jun 08 2018 23:03:00 Fingerhut, 6250 Ridgewood Rd.,  
St. Cloud, Minnesota 56303-0820  
5030492 +EDI: GADEPTOFREV.COM Jun 08 2018 23:03:00 Georgia Department of Revenue,  
Taxpayer Services Division, PO Box 105499, Atlanta, Georgia 30348  
5030494 +E-mail/Text: BANKRUPTCY@LANIERCOLLECTIONS.COM Jun 08 2018 19:09:42 LCA Services,  
18 Park of Commerce Boulevard, Savannah, Georgia 31405-7410  
5030502 +EDI: AGFINANCE.COM Jun 08 2018 23:03:00 One Main, PO Box 1010,  
Evansville, Indiana 47706-1010  
5030670 +EDI: PRA.COM Jun 08 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5030507 +EDI: RMSC.COM Jun 08 2018 23:03:00 SYNCB Ashhom, PO Box 965036,  
Orlando, Florida 32896-5036  
5030508 +EDI: RMSC.COM Jun 08 2018 23:03:00 SYNCB Care Credit, PO Box 965036,  
Orlando, Florida 32896-5036  
5030509 +EDI: RMSC.COM Jun 08 2018 23:03:00 SYNCB Walmart, PO Box 965024,  
Orlando, Florida 32896-5024  
5030510 +EDI: WTRRNBBANK.COM Jun 08 2018 23:03:00 TD Bank USA Target, PO Box 673,  
Minneapolis, Minnesota 55440-0673  
5030511 +E-mail/Text: bankruptcydepartment@tsico.com Jun 08 2018 19:09:45 Transworld Systems Inc.,  
500 Virginia Drive Ste. 514, Ft. Washington, Pennsylvania 19034-2707

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5030500\* +MVBA, PO Box 1310, Round Rock, Texas 78680-1310

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmlawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
Philip W. Stock on behalf of Debtor 1 Erik Russell Marr pwstock@ptd.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Erik Russell Marr**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2396**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

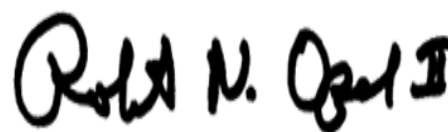
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-00880-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Erik Russell Marr

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

June 8, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**